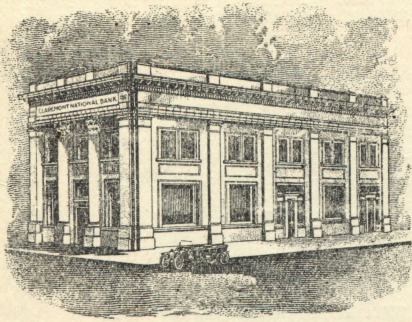




OFFICERS:
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M.F. PALMER, VICE PRESIDENT
PAUL HOUGHTON, CASHIER

10208

DIRECTORS
M.F. PALMER
A.W. TOWNE
ERNEST BROOKS
L.N. SMITH
J.T. BROOKS

THE CLAREMONT NATIONAL BANK

CAPITAL \$ 30,000⁰⁰

CLAREMONT, CAL.

November 1, 1915

To our Friends :-

Many people are inclined to look on the Banker as a man of Big Affairs, who is to be consulted only when they have a Big Matter requiring attention or when they can go in and open an account in a wholesale way.

OUR DEPOSITORS' SUCCESS IS OUR SUCCESS and it is a pleasure for the Officers of this Bank to discuss the smallest matter concerning their financial welfare.

Furthermore, we strongly advise against putting off the opening of an account until it can be done on a large scale. A small first deposit is so often the one that makes the healthy and vigorous growth.

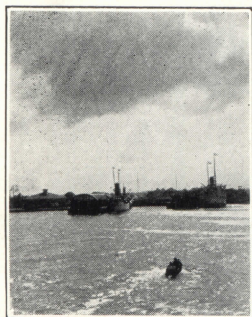
Besides large accounts, this Bank has a host of Depositors of limited means who are safe-guarding their finances in this bulwark of safety, and regardless of the amount of your first deposit, we invite you to call and get better acquainted with the Officers of this Institution. Our doors are open wide to every individual of integrity and thrift in this community. Call on us.

G. P.- 12.

Yours very truly,

THE CLAREMONT NATIONAL BANK

J.T. Brooks
President



COLON HARBOR

The Panama Canal—Part XII.

Approaches and Completed Canal

TO SAFEGUARD the approaches to the Panama Canal and provide ample harbors and docking facilities for the world-fleets which will use it, was, in itself, a

task of tremendous magnitude; but this task has been performed with thoroughness and careful consideration of future requirements.

LIMON BAY, the Atlantic approach, was exposed to violent wind-storms which prevail from October to January. To protect the harbor and afford a shelter for vessels, the Government has built a vast breakwater which extends into the sea from Toro Point, across the bay from Colon. This breakwater, which is two miles long and fifteen feet wide at the top, insures a quiet harbor at all seasons and also reduces to a minimum the washing of silt into the dredged channel.

THE PACIFIC ENTRANCE to the Canal is never troubled by violent storms, but the waters are shallow and a continuous movement of silt was a source of danger. To prevent this, a great dike has been built from the mainland to Naos Island. This dike, which is built of earth and rock from Culebra Cut, is three miles in length; it diverts the cross currents from Panama Harbor and provides a deep, safe anchorage at Balboa.

GREAT WHARVES, a thousand feet in length, have been built at Colon and Balboa, and at the latter terminal are located dry docks large enough to accommodate any ship which can pass through the Canal. Every facility is provided for furnishing ships with fuel, oil, fresh water and all kinds of supplies; several hundred thousand tons of coal and millions of gallons of oil will be kept in storage on the Isthmus, and every modern device to facilitate the expeditious loading and handling of ships will be employed.

* * * * *

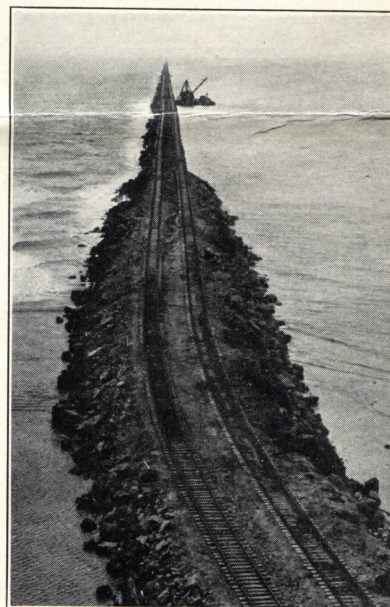
HAVING CONSIDERED the history of the Canal project from its inception, let us briefly trace the passage of a ship over the "bridge of waters."

TORO POINT BREAKWATER is rounded by a ship approaching from the Atlantic side. After coaling and taking on supplies in Colon Harbor, the vessel traverses the waters of Limon Bay and enters the short channel which leads through low-lying meadows to the massive Gatun Locks. Here it is placed in the hands

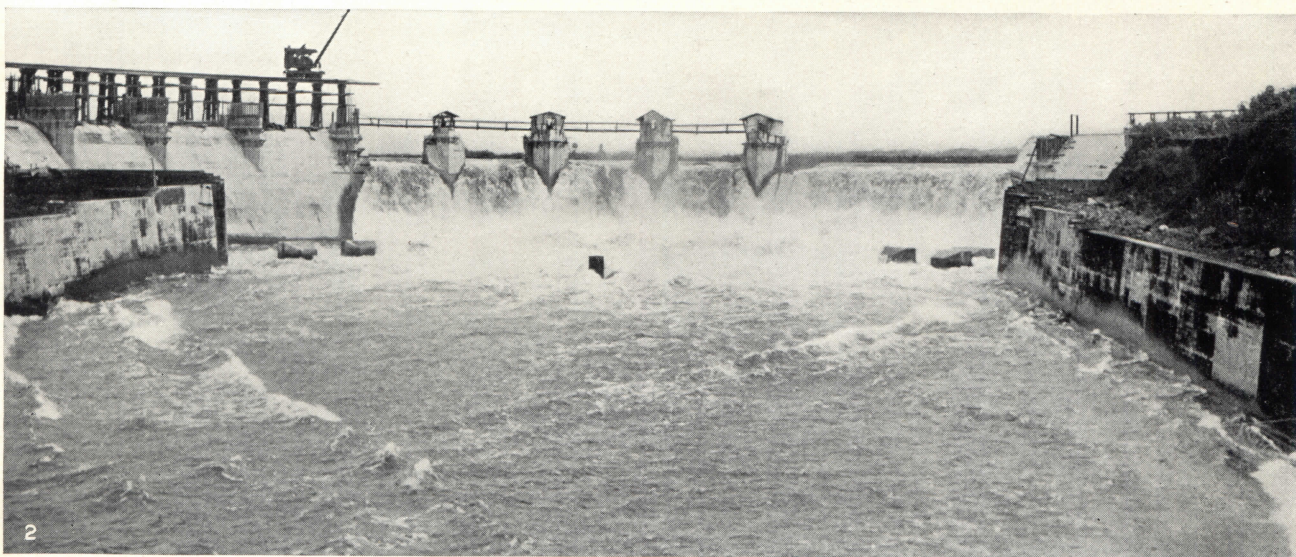
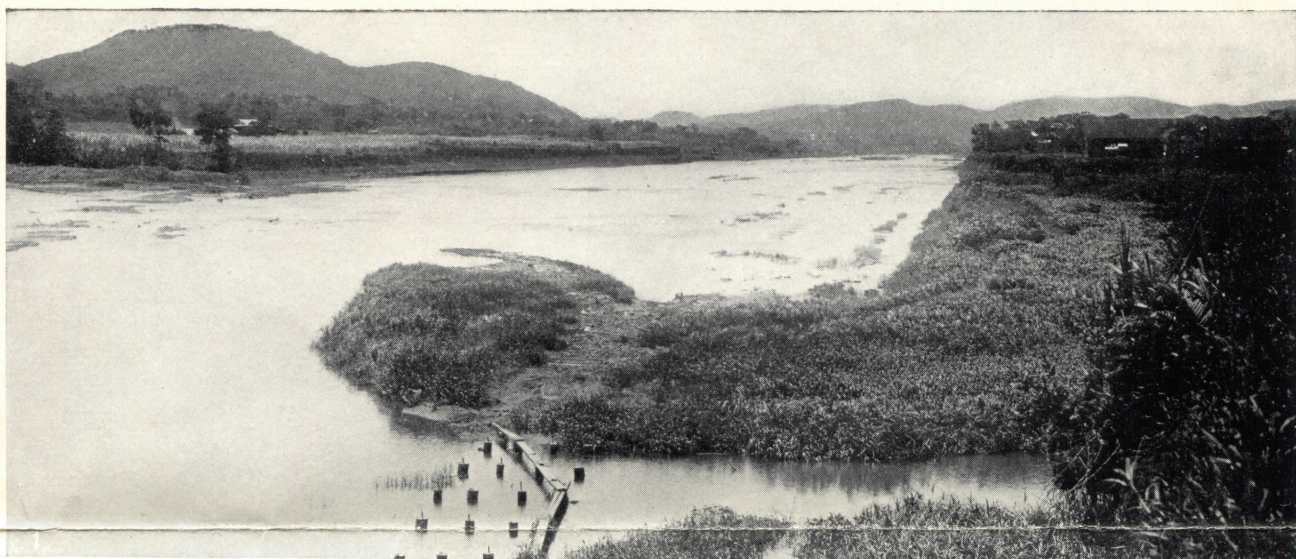
of the Canal authorities, and as no vessel is permitted to pass through the Locks under its own steam, powerful electric mules—three on either side—are attached to the ship, and the passage of these locks—each a thousand feet in length—is negotiated.

AN ELEVATION OF EIGHTY-FIVE FEET above sea-level has been attained in a little over an hour. The ship is now on Gatun Lake, 164 square miles in area, on the site of which once stood the tropical jungle and many thriving villages and farms. The waters of the lake are impounded by the mighty Gatun Dam, one and one-half miles long and half a mile wide at the base, which is seen to the west of the locks. Steaming slowly through the buoyed channel for about twenty-five miles, the ship passes Bas Obispo and enters Culebra Cut. As it advances, the massive walls of earth increase in height until the continental divide, where the intrepid Balboa first sighted the Pacific Ocean in 1513, is passed. From here the journey is short to Pedro Miguel Lock, through which the vessel is lowered to the fifty-five foot level of Miraflores Lake. Steaming for a mile and a quarter, it then arrives at the great Miraflores Locks, through which it is lowered in two steps to the Pacific level. The route now leads, for a few miles, through the narrow channel, past Rio Grande and Corozal, built on made land from Culebra Cut, and Balboa, with its busy shops and docks.

THEN, as the ship gains headway and swings out upon the broad and placid Pacific, each true American on board turns with awe and pride, to strain his eyes towards the swiftly receding shore, where stands the greatest achievement of modern time, the imperishable monument to American brains and brawn—the Panama Canal.



TORO POINT BREAKWATER



1. COMPLETED CHANNEL NEAR GORGONA.
2. THE SPILLWAY AT GATUN.
3. COMPLETED CHANNEL LOOKING NORTH THROUGH SAN PABLO CUT.

